WHAT IS CLAIMED IS:

1. A method for preparing a lotion for reliable high speed processing onto a substrate, the method comprising the steps of:
   a. providing a carrier system;
   b. mixing a premix solution of a solid skin treatment agent in a solvent into the carrier system at a temperature of at least about 35 degrees C.
   c. milling the premix solution into the carrier system at a temperature of at least about 35 degrees C to disperse the premix solution until an average droplet diameter of the dispersed premix solution is less than about 100 microns.
2. The method of Claim 1, wherein the skin care agent comprises chitosan or chitosan derivative.
3. The method of Claim 1, wherein the carrier system comprises petrolatum.
4. The method of Claim 3, wherein the carrier system further comprises fatty alcohols having from about 12 to about 24 carbon atoms, alkyl ethoxylates, fumed silica, talc, bentonites, hectorites, calcium silicates, magnesium silicates, magnesium aluminum silicates, zinc stearates, sorbitol, colloidal silicone dioxides, spermaceti, carnuba wax, beeswax, candelilla wax, paraffin wax, microcrystalline wax, castrol wax, ceresin, esparto, ouricuri, rezowax, polyethylene wax, C12-C24 fatty acids, polyhydroxy fatty acid esters, polyhydroxy fatty acid amides, polymethacrylate polymers, polymethacrylate and styrene copolymers, or combinations thereof.
5. The method of Claim 3, wherein the carrier system further comprises a skin treatment active selected from the group consisting of allantoin, aluminum hydroxide gel, calamine, cysteine hydrochloride, racemic methionine, sodium bicarbonate, Vitamin C and derivatives thereof, serine protease, metalloprotease, cysteine protease, aspartyl protease, peptidase, phenylsulfonyl fluoride, lipase, diesterase, urease, amylase, elastase, nuclease, guanidinobenzoic acid and its salts and derivatives, chamomile, and mixtures thereof.
6. The method of Claim 1, wherein the solution is mixed at a temperature of at least about 50 degrees C.
7. The method of Claim 1, wherein the solution is mixed at a temperature of at least about 80 degrees C.
8. The method of Claim 1, wherein the milling is at a temperature of at least about 50 degrees C.

9. The method of Claim 1, wherein the milling is at a temperature of at least about 80 degrees C.
10. The method of Claim 1, wherein the milling step continues until the average droplet diameter of the dispersed premix solution is less than about 50 microns.
11. A method for preparing a lotion for reliable high speed processing onto a substrate, the method comprising the steps of:
    a. providing a carrier system;
    b. mixing a premix solution of niacinamide in glycerin/propylene glycol into the carrier system at a temperature of at least about 35 degrees C.
    c. milling the premix solution into the carrier system at a temperature of at least about 35 degrees C to disperse the premix solution until an average droplet diameter of the dispersed premix solution is less than about 100 microns.
12. The method of Claim 11, wherein the carrier system comprises petrolatum.
13. The method of Claim 12, wherein the carrier system further comprises fatty alcohols having from about 12 to about 24 carbon atoms, alkyl ethoxylates, fumed silica, talc, bentonites, hectorites, calcium silicates, magnesium silicates, magnesium aluminum silicates, zinc stearates, sorbitol, colloidal silicone dioxides, spermaceti, carnuba wax, beeswax, candelilla wax, paraffin wax, microcrystalline wax, castrol wax, ceresin, esparto, ouricuri, rezowax, polyethylene wax, C12-C24 fatty acids, polyhydroxy fatty acid esters, polyhydroxy fatty acid amides, polymethacrylate polymers, polymethacrylate and styrene copolymers, or combinations thereof.
14. The method of Claim 12, wherein the carrier system further comprises a skin treatment active selected from the group consisting of allantoin, aluminum hydroxide gel, calamine, cysteine hydrochloride, racemic methionine, sodium bicarbonate, Vitamin C and derivatives thereof, serine protease, metalloprotease, cysteine protease, aspartyl protease, peptidase, phenylsulfonyl fluoride, lipase, diesterase, urease, amylase, elastase, nuclease, guanidinobenzoic acid and its salts and derivatives, chamomile, and mixtures thereof.
15. The method of Claim 11, wherein the solution is mixed at a temperature of at least about 50 degrees C.
16. The method of Claim 11, wherein the solution is mixed at a temperature of at least about 80 degrees C.
17. The method of Claim 11, wherein the milling is at a temperature of at least about 50 degrees C.

18. The method of Claim 1, wherein the milling step continues until the average droplet diameter of the dispersed premix solution is less than about 50 microns.
19. A disposable absorbent article comprising a lotion made according to the method of Claim 1, wherein said disposable article is selected from the group consisting of diapers, sanitary napkins, panty liners, and incontinence briefs.
20. A disposable absorbent article comprising a lotion made according to the method of Claim 11, wherein said disposable article is selected from the group consisting of diapers, sanitary napkins, panty liners, and incontinence briefs.